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PATENT  
010415

jc997 U.S. PTO  
10/090180  
03/04/02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit :  
Examiner :  
In re application of : CREDIT CARD MESSENGER  
McQuaide et al. :  
Serial No. :  
Filed: March 1, 2002 :

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222

March 4, 2002

Commissioner for Patents  
Washington, DC 20231

Sir:

Applicants, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the references listed on the accompanying form PTO-1449 *Information Disclosure Citation*. A copy of each of the references cited therein is herewith enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information*

*Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,


A handwritten signature in black ink, appearing to read "Jonathan C. Parks", is written over a horizontal line.

Jonathan C. Parks  
Registration No. 40,120

Attorney for Applicants

KIRKPATRICK & LOCKHART, LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, Pennsylvania 15222

Ph. (412) 355-6288  
Fax (412) 355-6501

<b>Form PTO-1449</b>  <b>U.S. DEPARTMENT OF COMMERCE</b> <b>PATENT AND TRADEMARK OFFICE</b>  <b>INFORMATION DISCLOSURE</b> <b>STATEMENT BY APPLICANT</b>  (Use several sheets if necessary)	Atty. Docket No. 010415	Serial No.  <div style="text-align: right;">           jc997 U.S. PTO            10/090180              03/04/02         </div>
	Applicant McQuaide et al.	
	Filing Date 3/01/02	Group

## U. S. PATENT DOCUMENTS

Examiner Initial	Document Number	Issue Date	Patentee	Class	Sub-Class	Filing Date
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	5,604,788	Feb. 18, 1997	Tett			
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## FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

Examiner Initial	Document Number	Public. Date	Country or Patent Office	Class	Sub-Class	Transl Y N
Examiner		Date Considered				
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.						

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	Applicant <b>McQuaide et al.</b>	
	Filing Date <b>3/01/02</b>	Group

### OTHER DOCUMENTS

(Including Author, Title, Date, Relevant Pages, Place of Publication)

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